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<td>Mexico</td>
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<td>Moldova</td>
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<td>Monaco</td>
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<td>Montenegro</td>
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<td>Morocco</td>
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<td>Netherlands (The)</td>
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<td>New Zealand</td>
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<td>Norway</td>
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<td>Pakistan</td>
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<td>Palestine</td>
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<td>Peru</td>
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<td>Philippines, The</td>
<td>70</td>
</tr>
<tr>
<td>Country</td>
<td>Page</td>
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<td>------------------------------</td>
<td>------</td>
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<td>Poland</td>
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<td>Portugal</td>
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<td>Qatar</td>
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<td>Romania</td>
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<td>San Marino</td>
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<td>Saudi Arabia</td>
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<td>Serbia</td>
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<td>Slovakia</td>
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<td>Slovenia</td>
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<td>South Africa</td>
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<td>Spain</td>
<td>82</td>
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<td>Sri Lanka</td>
<td>83</td>
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<td>Switzerland</td>
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<td>Thailand</td>
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<tr>
<td>Tunisia</td>
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<td>Türkiye</td>
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<tr>
<td>Ukraine</td>
<td>89</td>
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<tr>
<td>United Arab Emirates (UAE)</td>
<td>90</td>
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<tr>
<td>United Kingdom</td>
<td>91</td>
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<td>Gibraltar</td>
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<td>Guernsey</td>
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<tr>
<td>Isle of Man</td>
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<td>Jersey</td>
<td>95</td>
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<tr>
<td>United States</td>
<td>96</td>
</tr>
<tr>
<td>Vatican City State</td>
<td>97</td>
</tr>
</tbody>
</table>
General Information about cross-border payments

Best practice

Follow the invoice instructions if you are paying an invoice. If you are making a payment to a country where the IBAN format is mandatory or preferred, contact the payment beneficiary to get the IBAN. IBAN reduces the risk for errors and delays when making cross-border payments.

Bank account numbers – BBAN and IBAN

BBAN (Basic Bank Account Number) is the designation for regular bank account numbers which have not transitioned to the new standard IBAN (International Bank Account Number). An IBAN is mandatory in all SEPA scheme countries and in many other countries outside of Europe. Some countries are transitioning from BBAN to IBAN and will permit both formats. It is strongly recommended to use the IBAN whenever possible. Find more information about IBANs through this link: International Bank Account Number (IBAN) | Swift. Scroll down to IBAN Registry and open the IBAN Registry (PDF) (direct download link).

Bank code – national clearing system code

A bank code, also called the national clearing system code, is used in several countries to correctly identify the beneficiary bank and route payments in the country’s clearing and settlement system. When using the IBAN format these codes are included in the account number and are therefore not required.

It is important that you consult the instructions in your Internet banking service or your file transfer service guide for exact formatting instructions. The name of the field may vary depending on the service you are using. The format of the bank code may also vary, i.e., with- or without the forward slash “/”, with or without the first two letters of the code.

<table>
<thead>
<tr>
<th>Country</th>
<th>Description</th>
<th>National clearing system code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>AUBSB Australian Bank State Branch Code</td>
<td>AU + 6 digits</td>
</tr>
<tr>
<td>Canada</td>
<td>CACPA Canadian Payments Association Transit Number</td>
<td>CC + 9 digits</td>
</tr>
<tr>
<td>China</td>
<td>CNAPS China National Advanced Payment System</td>
<td>CN + 12-14 digits</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>HKNCC Hong Kong Clearing Code</td>
<td>HK + 3 digits</td>
</tr>
<tr>
<td>New Zealand</td>
<td>NZNCC New Zealand National Clearing Code</td>
<td>NZ + 6 digits</td>
</tr>
<tr>
<td>South Africa</td>
<td>ZANCC South African National Clearing Code</td>
<td>ZA + 6 digits</td>
</tr>
<tr>
<td>USA</td>
<td>Fedwire also called Routing Number or ABA Number</td>
<td>FW + 9 digits</td>
</tr>
</tbody>
</table>
Currencies

Your first choice of currency when making a cross-border payment should be the currency stated on the invoice if it is an invoice you intend to pay. Your second choice should be the currency of the destination currency. Many banks around the world consider Danish, Norwegian, and Swedish crowns as exotic currencies. Sending crown currencies can lead to delays in payment processing and unfavourable exchange rates for the payment beneficiary. Some banks cannot accept these currencies and will return the payment.

Nordea’s web- and mobile banking applications automatically provide a preferred payment currency depending on the beneficiary country. It is always your option to change this to another currency.

! Remember to apply the correct numerical amount if you change the payment currency!

BIC – Business Identifier Code

For most countries and in most instances a BIC is mandatory. A BIC, always 8 or 11 alphanumeric characters, correctly identifies the beneficiary bank. If your payment instruction states “Swift-code” or similar, this is the BIC. A BIC is not required for SEPA payments and in some instances the national clearing system code will be sufficient. Consult the instructions in your Internet banking service or file channel service guide.

Timeliness

For your payment to reach the beneficiary when expected, consult this payment guide which provides the average expected time it takes for a payment to reach the beneficiary. Days are defined as regular operating business days, excluding weekends and holidays in the sending and/or receiving countries. Nordea cannot guarantee when the beneficiary bank will credit the payment beneficiary.

It is important that all mandatory information is complete and accurate. This includes the account number/IBAN, bank details (BIC or other) and correct regulatory requirements such as the purpose of the payment which may be required by the beneficiary bank’s country.

If your payment includes incomplete or inaccurate information there is a risk that the payment will be rejected, delayed, or returned and may incur supplementary charges and foreign exchange losses for you as the remitter.

! Regulatory requirements in the payment destination countries are continuously changing. Consult this guide for the latest updates.
**Beneficiary’s name and address**

The beneficiary’s full name and address are mandatory when making cross-border payments, including SEPA payments. Use extra care providing the correct name of the beneficiary and use legal name(s) exactly as stated in the payment instructions. If the beneficiary’s name is too long for the corresponding field in the payment service, continue in the **beneficiary address** field. Do not use abbreviations or hyphenate between lines.

For some countries there must be an exact match between the beneficiary’s name and address in the payment instruction and the beneficiary’s information in the receiving bank. Incorrect spelling, abbreviations or omissions of information in the beneficiary’s name and address may lead to a rejected payment, extra fees and currency exchange losses.

Examples:

- When “Limited” is stated, do not abbreviate to “Ltd” to save space
- Special characters such as ampersand “&” are not permitted. See below
- All payment instructions must use the English alphabet A – Z
- Replace Nordic Ä/ä, Å/å, Æ/æ, Ö/ö, Ø/ø, German Ü/ü, ß, etc. letters with the closest English equivalent letters
- Do not use accented or diacritical letters such as á, é, ç, ğ etc. Replace with the closest equivalent English letters
- If the beneficiary’s name is longer than the space allows, please continue on the next row, usually in the **beneficiary address** field
- Do not hyphenate names or words between rows

When making a payment, the following characters may be used when providing information about the beneficiary and in the message to the beneficiary (something like this):

<table>
<thead>
<tr>
<th><strong>Swift permitted character sets</strong></th>
<th><strong>Characters permitted in the character sets</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Alphabetical characters</td>
<td>A to Z (upper case)</td>
</tr>
<tr>
<td></td>
<td>a to z (lower case)</td>
</tr>
<tr>
<td>Numeric characters</td>
<td>0 to 9</td>
</tr>
<tr>
<td>Special characters</td>
<td>/ + - ? : ( ) . ,’ space, CrLf (“return” or “enter”)</td>
</tr>
</tbody>
</table>

**Transliteration of special characters**

- @ (circled a) & (ampersand) (AT) or AT and
- "(double quote) ’ (single quote)

**Message to the beneficiary**

In most countries it is mandatory for the remitter of a cross-border payment to specify the purpose of the payment to the beneficiary. State the reason for payment in the **message to the beneficiary** field. When paying invoices, many countries will require a descriptive text in plain English in addition to the invoice numbers. In some countries it is also mandatory to declare a local **purpose of payment code**. Review the requirements for each country in this guide.
Purpose of Payment codes (PoP codes)

For some countries it is mandatory to provide a Purpose of Payment code, also known as a PoP code. A PoP code should be stated in the message to the beneficiary field in the payment. Some countries require PoP codes only when sending payments in the domestic currency. Others require a PoP code regardless of the payment currency. The table below provides an overview of the countries requiring purpose of payment codes and for which currencies.

<table>
<thead>
<tr>
<th>Country</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>All</td>
</tr>
<tr>
<td>China</td>
<td>CNY, CNH</td>
</tr>
<tr>
<td>Indonesia</td>
<td>ALL</td>
</tr>
<tr>
<td>India</td>
<td>ALL</td>
</tr>
<tr>
<td>Jordan</td>
<td>ALL</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>KZT</td>
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<tr>
<td>Malaysia</td>
<td>ALL</td>
</tr>
<tr>
<td>Morocco</td>
<td>ALL</td>
</tr>
<tr>
<td>Palestine, State of</td>
<td>ALL</td>
</tr>
<tr>
<td>Thailand</td>
<td>ALL</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>ALL</td>
</tr>
</tbody>
</table>

Tax Authority Reporting Codes Norway and Sweden

Tax authority reporting obligations for the remitter’s outbound cross-border payments from Norway ≥100 000 NOK or in equivalent currency and from Sweden ≥150 000 SEK or in equivalent currency.

Charging options

There are several charging options when making a cross-border payment.

**SHA** – This is the preferred charging option and the only option for SEPA payments. This charging option means that you pay only your bank fee. All other transaction charges are paid by the payment beneficiary.

**OUR** – This fee code means that you pay all transaction charges. Charge code OUR is not allowed for payments within the EU/EEA area. In some payment infrastructures charge code OUR is neglected due to technical limitations and/or for other reasons is not guaranteed. Nordea is not liable in these instances.

About SEPA

The Single Euro Payments Area (SEPA) is a European Union (EU) payments integration initiative aimed at harmonising electronic euro payments in Europe. SEPA extends to the EU and specific EU territories, to three European Free Trade Association (EFTA) states, together forming the European Economic Area (EEA). SEPA also extends to Switzerland through a bilateral agreement, to the United Kingdom post-Brexit as a third-country participant, and to certain other European microstates.

A SEPA payments costs the same as a domestic payment in each county. **To qualify for the lower SEPA fee the payment must be in euro, non-urgent/express, and with charge code “SHA” or “share” which means that you only pay your own bank fees.** Disqualifiers are same-day value, express and urgent payments and charge code **OUR**.

The **IBAN-only principle** applies strictly to countries that participate in SEPA. Payments to all other countries that use the IBAN format must contain a beneficiary bank BIC (Business Identifier Code).
Release Notes
Version 1.7 to 1.8 (current)

- Squashing bugs 🐛
Albania

Country code  AL
Currency       ALL – Albanian lek (L)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 28
                        IBAN example: AL47212110090000000235698741
National clearing system code  Not required, included in the IBAN
(See information on page 4)       IBAN is mandatory
Beneficiary’s name and address  The beneficiary’s full name and address should be
(See information on page 6)       written exactly as stated in the payment instructions. Do
                                  not use abbreviations. Incorrect spelling or
                                  abbreviations of the recipient’s name or address may
                                  lead to rejection of the payment by the beneficiary bank
Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field
Additional information  ! Albania is not a participant in the SEPA scheme
                          ! IBAN and BIC must be provided when making payments to Albania
                          ! The Albanian lek is not a supported payment currency
                          ✓ EUR is the preferred payment currency
### Andorra

**Country code**  
AD

**Currency**  
EUR – euro (€)

**Preferred payment currency**  
EUR

**Supported payment currencies**  
GBP, USD

**Account number format**  
IBAN length: 24  
**IBAN example:**  
AD1200012030200359100100

**National clearing system code**  
Not required, included in the IBAN  
The IBAN-only rule applies (SEPA)  
(See information on page 4)

**Beneficiary’s name and address**  
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank  
(See information on page 6)

**Message to the beneficiary**  
The reason for payment must be stated in the message to the beneficiary field

**Additional information**  
Andorra is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions:

- The transfer currency must be in euro
- The receiving bank must be in a SEPA scheme country
- The charge code is shared (SHA) between the payer and beneficiary
- The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
Armenia

Country code AM
Currency AMD – Armenian dram (֏)
Preferred payment currency USD
Supported payment currencies EUR
Account number format BBAN length: 11 – 16 digits

National clearing system code
(See information on page 4)
The national clearing number – 5 digits, usually beginning with a 1 or a 2

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information

! Armenia does not currently use the IBAN standard and is not a participant in the SEPA scheme
! BBAN and BIC must be provided when making payments to Armenia
! Payments above 20 million dram in equivalent currency require supporting documentation be provided by the beneficiary
! The Armenian dram is not a supported payment currency
✓ USD is the preferred payment currency
**Australia**

<table>
<thead>
<tr>
<th>Country code</th>
<th>AU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>AUD – Australian dollar ($, A$, AU)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>AUD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD, EUR</td>
</tr>
<tr>
<td>Account number format</td>
<td>BBAN – No standard</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>AUBSB Australian Bank State Branch code, a 6-digit bank identifier code where the first 2 digits specify the bank, digit 3 specifies the state, and the last 3 digits specify the branch. Example: 112-908</td>
</tr>
<tr>
<td></td>
<td>The AUBSB codes must be included in the payment order details for payments out of Australia and for payments to Australia the beneficiary’s name and address must be provided. Refer to the <a href="https://www.apca.gov.au">Australian Payments Clearing Association</a> for list of current AUBSBs</td>
</tr>
</tbody>
</table>

**Beneficiary’s name and address**
(See information on page 6)

| The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to the payment being rejected |

| PO Box addresses are not permitted by Australian banking law. Contact the beneficiary for a proper beneficiary address when necessary |

**Message to the beneficiary**

| The reason for payment must be stated in the message to the beneficiary field |

**Additional information**

| Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](https://www.nordea.com.au/about/services/cut-off-times) |
Austria

Country code
AT

Currency
EUR – euro (€)

Preferred payment currency
EUR

Supported payment currencies
USD

Account number format
IBAN length: 20
IBAN example: AT611904300234573201

National clearing system code
(See information on page 4)
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Azerbaijan

Country code  AZ
Currency  AZN – Azerbaijani manat (₼)
Preferred payment currency  USD
Supported payment currencies  EUR
Account number format  IBAN length: 28
IBAN example: 
AZ21NABZ0000000137010001944

National clearing system code  (See information on page 4)
Not required, included in the IBAN
IBAN is mandatory

Beneficiary’s name and address  (See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field

Additional information  ! Azerbaijan is not a participant in the SEPA scheme
! IBAN and BIC must be provided when making payments to Azerbaijan
! The Azerbaijani manat is not a supported payment currency
✓ USD is the preferred payment currency
## Bahrain

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th><strong>BH</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>BHD – Bahraini dinar (د.ب.)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>BHD, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 22  
**IBAN example:**  
BH67BMAG00001299123456 |
| **National clearing system code** | Not required, included in the IBAN  
IBAN is mandatory |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **Purpose of Payment (PoP) Code** | A 3 letter [Bahraini Purpose of Payment (PoP) Codes](https://example.com) | Nordea is mandatory for all payments in all currencies  
The PoP code should be formatted as follows:  
/BENEFRES/BH//XYZ/ where XYZ is the PoP code |
| **Message to the beneficiary** | The reason for payment must be stated in the `message to the beneficiary` field |
| **Additional information** | ! IBAN and BIC must be provided when making payments to Bahrain |
### Bangladesh

<table>
<thead>
<tr>
<th>Country code</th>
<th>BD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>BDT – Bangladeshi taka (৳)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>BDT, USD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>EUR</td>
</tr>
</tbody>
</table>

**Account number format**

BBAN length: No standard, up to 17 digits

**National clearing system code**

Bank Branch Routing Number, included in the bank account number

The first 3 digits identify the bank, digit 4 identifies the region, followed by a 2-digit district code, followed by a 3-digit branch code. The last five digits (district and branch) uniquely identify each bank branch

Example: 020060288

**Beneficiary’s name and address**

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

(See information on page 6)

**Message to the beneficiary**

The reason for payment must be stated in the message to the beneficiary field

(See information on page 6)

**Additional information**

- Transfers in BDT currency are only allowed to BDT accounts in Bangladesh
- Nordea will not execute payments of BDT 5,000 or less due to high beneficiary bank fees.
- Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](https://www.nordea.com)

(See information on page 4)
Belgium

Country code  BE
Currency  EUR – euro (€)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 16
IBAN example:  BE68539007547034

National clearing system code  (See information on page 4)
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address  (See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field

Additional information  SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
### Bosnia and Herzegovina

<table>
<thead>
<tr>
<th>Country code</th>
<th>BA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>BAM – convertible mark (KM)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
<tr>
<td>Account number format</td>
<td>IBAN length: 20</td>
</tr>
<tr>
<td></td>
<td><strong>IBAN example:</strong> BA391290079401028494</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td>IBAN is mandatory</td>
</tr>
<tr>
<td>Beneficiary’s name and address</td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td></td>
</tr>
<tr>
<td>Message to the beneficiary</td>
<td>The reason for payment must be stated in the <strong>message to the beneficiary</strong> field</td>
</tr>
<tr>
<td>Additional information</td>
<td>![ ] Bosnia and Herzegovina is not a participant in the SEPA scheme</td>
</tr>
<tr>
<td></td>
<td>![ ] IBAN and BIC must be provided when making payments to Bosnia and Herzegovina</td>
</tr>
<tr>
<td></td>
<td>![ ] The convertible mark is not a supported payment currency</td>
</tr>
<tr>
<td></td>
<td>✔ EUR is the preferred payment currency</td>
</tr>
</tbody>
</table>
Brazil

Country code: BR

Currency: BRL – Brazilian real (R$)

Preferred payment currency: USD

Supported payment currencies: EUR

Account number format: IBAN length: 29

IBAN example: BR18003603050001009795493C1

National clearing system code: Not required when using the preferred IBAN format

(See information on page 4)

Beneficiary’s name and address: The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

(See information on page 6)

Message to the beneficiary: The reason for payment must be stated in the message to the beneficiary field

Additional information:

- IBAN is strongly preferred when making payments to Brazil and a BIC must always be provided when making payments to Brazil

- The Brazilian real is not a supported payment currency

- Nordic currencies DKK, NOK, SEK are generally not accepted by most banks in Brazil and it can be costly for the beneficiary due to unfavourable exchange rates for these Nordic currencies

- USD is the preferred payment currency
## Bulgaria

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th><strong>BG</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>BGN – Bulgarian lev/лв (lv, лв)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td><strong>BGN, EUR</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td><strong>USD</strong></td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 22  
**IBAN example:**  
BG80BNBG96611020345678 |
| **National clearing system code** | Not required, included in the IBAN  
(See information on page 4) |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank  
(See information on page 6) |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field |
| **Additional information** | SEPA-participating country. A SEPA payment must meet following conditions:  
✓ The transfer currency must be in euro  
✓ The receiving bank must be in a SEPA scheme country  
✓ The charge code is shared (SHA) between the payer and beneficiary  
✓ The account number of the beneficiary must be in the IBAN format  
! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time |
## Canada

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th><strong>CA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td><strong>CAD</strong> – Canadian dollar ($)</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>USD, EUR, GBP</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>BBAN – No standard</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>CACPA – Canadian Payments Association Transit Number</td>
</tr>
<tr>
<td><em>(See information on page 4)</em></td>
<td></td>
</tr>
<tr>
<td><em>The first digit is a leading zero, followed by a 3-digit financial institution number and a 5-digit transit number. In payment instructions it may be shown as 123-45678 When making a payment, add the leading 0 (zero) and remove the hyphen. Formatting example:</em></td>
<td>CC012345678</td>
</tr>
<tr>
<td><em>Find more information at Canada Routing Numbers</em></td>
<td></td>
</tr>
</tbody>
</table>

### Beneficiary’s name and address

*(See information on page 6)*

<table>
<thead>
<tr>
<th><strong>Full beneficiary name and address</strong></th>
<th><strong>Full beneficiary name and address must be provided.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Formatting</strong></td>
<td><strong>as follows:</strong></td>
</tr>
<tr>
<td></td>
<td>Full name, street number, suite/apartment number, street name, city, province-code (2 alpha characters), ‘CA’, postal code</td>
</tr>
<tr>
<td>!</td>
<td><strong>PO Box addresses are not permitted by Canadian banking law. Contact the beneficiary for a proper beneficiary address when necessary</strong></td>
</tr>
</tbody>
</table>

### Message to the beneficiary

The reason for payment must be stated in the *message to the beneficiary* field.

### Additional information

The website [Wire Payments | Payments Canada](https://www.wire-payments.ca) provides instructions for cross-border payments to Canada in compliance with Canadian law. Failure to provide complete and correct beneficiary information may result in rejected payments leading to extra bank fees for manual handling and losses due to currency exchanges.
<table>
<thead>
<tr>
<th><strong>Chile</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
</tr>
<tr>
<td><strong>National clearing system code</strong> (See information on page 4)</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong> (See information on page 6)</td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
## China

<table>
<thead>
<tr>
<th>Country code</th>
<th>CN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>CNY – on-shore Renminbi (元 / 圆 / ¥)</td>
</tr>
<tr>
<td></td>
<td>Only for payments to CNY bank accounts in mainland China</td>
</tr>
<tr>
<td>Currency</td>
<td>CNH – off-shore Renminbi (H, ¥)</td>
</tr>
<tr>
<td></td>
<td>For payments to mainland China and outside China</td>
</tr>
</tbody>
</table>

### Important payment regulation

It is **forbidden** for private citizens to make CNY or CNH currency payments to citizens in mainland China.

Private citizens may only make CNY or CNH currency payments to mainland China to **corporations or institutions**.

*Use a foreign currency to make payments to citizens in mainland China.*

### Supported payment currencies

**USD, EUR**

### Account number format

**BBAN – No standard**

### National clearing system code

**CNAPS China National Advanced Payment System**

Provide the CNAPS, 12 digits, for payments in currency CNY and in currency CNH to mainland China only.

Consult the help text information in your Internet banking service or file transfer service for exact formatting instructions of the CNAPS.

### Beneficiary’s name and address

The beneficiary’s full name and address should be written **exactly as stated** as provided in the payment instruction **without hyphenations or abbreviations**.

If the beneficiary’s name is too long for the space allotted in the *beneficiary name* field, continue in the first line of the *beneficiary address* field.

### Purpose of Payment (PoP) codes

- **All payments in all currencies** must include a detailed purpose of payment in English in the *message to beneficiary* field.

- For payments in **CNY and CNH to mainland China**, provide the mandatory **Purpose of Payment Code** in the very first line of the *message to beneficiary* field followed by a detailed purpose of payment in plain English.

- Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See **Cut-off times | Nordea**.
<table>
<thead>
<tr>
<th><strong>Hong Kong</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
<td>HK</td>
</tr>
<tr>
<td><strong>Currency code</strong></td>
<td>HKD – Hong Kong dollar ($, HK$, 元)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>HKD, EUR, GBP, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>CNH (Note: CNY is not supported)</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>BBAN – 6 – 9 digits</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>HKNCC Hong Kong Clearing Code – 3 digits</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td>Local bank accounts can be 6 or 9 digits plus the 3-digit clearing code</td>
</tr>
<tr>
<td></td>
<td>An account number may be shown as 123-456789-111 where the first three digits are the clearing code</td>
</tr>
<tr>
<td></td>
<td>When making payments, remove forward slashes ( / ) and hyphens ( – ) and provide the full 9- or 12-digit account number</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>The beneficiary’s full name and address should be written exactly as stated as provided in the payment instruction without hyphenations or abbreviations</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td>If the beneficiary’s name is too long for the space allotted in the beneficiary name field, continue in the first line of the beneficiary address field</td>
</tr>
<tr>
<td><strong>Purpose of Payment (PoP) codes</strong></td>
<td>! The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
<tr>
<td></td>
<td>! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times</td>
</tr>
</tbody>
</table>
Croatia

Country code: HR
Currency: EUR – euro (€)
Preferred payment currency: EUR
Supported payment currencies: USD
Account number format:
  - IBAN length: 21
  - IBAN example: HR1210010051863000160

National clearing system code:
  - Not required, included in the IBAN
  - The IBAN-only rule applies (SEPA)

Beneficiary’s name and address:
  - The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary:
  - The reason for payment must be stated in the message to the beneficiary field.

Additional information:
  - SEPA-participating country. A SEPA payment must meet following conditions:
    ✓ The transfer currency must be in euro
    ✓ The receiving bank must be in a SEPA scheme country
    ✓ The charge code is shared (SHA) between the payer and beneficiary
    ✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
### Cyprus (Republic of)

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>CY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>GBP, USD</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>IBAN length: 28</td>
</tr>
<tr>
<td></td>
<td>IBAN example: CY1700200128000001200527600</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td>The IBAN-only rule applies (SEPA)</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td></td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
<td>The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
<td>SEPA-participating country. A SEPA payment must meet following conditions:</td>
</tr>
</tbody>
</table>

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Czechia

Country code  CZ
Currency       CZK – Czech koruna (Kč)
Preferred payment currencies  CZK, EUR
Supported payment currencies  USD
Account number format  IBAN length: 24
                       IBAN example:  CZ6508000000192000145399
National clearing system code  (See information on page 4)
                                   Not required, included in the IBAN
                                   The IBAN-only rule applies (SEPA)
Beneficiary’s name and address  (See information on page 6)
                                   The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field
Additional information  SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Denmark

Country code: DK
Currency: DKK – Danish krone (kr)
Preferred payment currencies: DKK, EUR, USD
Supported payment currencies: GBP, NOK, SEK
Account number format: IBAN length: 18
IBAN example: DK5000400440116243

National clearing system code: Not required, included in the IBAN
(See information on page 4)
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address: The beneficiary’s full name and address should be
written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or
abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
(See information on page 6)

Message to the beneficiary: The reason for payment must be stated in the message
to the beneficiary field

Additional information: SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a
standard payment sent before the cut-off time

Constituent countries: Greenland and the Faroe Islands are autonomous territories within the Kingdom Denmark but are not a
part of the SEPA scheme
Faroe Islands

Country code: FO

Currency: DKK – Faroese króna (kr)

The Faroese króna is not a truly separate currency. It is a local issue of banknotes denominated in Danish krone, issued by the Danish National Bank.

Preferred payment currency: DKK

Supported payment currencies: EUR, USD

Account number format:
- IBAN length: 18
- IBAN example: FO6264600001631634

National clearing system code (See information on page 4):
- Not required, included in the IBAN
- IBAN is mandatory

Beneficiary’s name and address (See information on page 6):
- The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary:
- The reason for payment must be stated in the message to the beneficiary field

Additional information:
- The Faroe Islands is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme
- IBAN and BIC must be provided when making payments to the Faroe Islands
<table>
<thead>
<tr>
<th><strong>Greenland</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
<td>GL</td>
</tr>
<tr>
<td><strong>Currency</strong></td>
<td>DKK – DKK – Danish krone (kr.)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>DKK</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR, USD</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>IBAN length: 18</td>
</tr>
<tr>
<td></td>
<td>IBAN example: GL8964710001000206</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>(See information on page 4)</td>
</tr>
<tr>
<td></td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td></td>
<td>IBAN is mandatory</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>(See information on page 6)</td>
</tr>
<tr>
<td></td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
<td>The reason for payment must be stated in the <em>message to the beneficiary</em> field</td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
<td>! Greenland is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme</td>
</tr>
<tr>
<td></td>
<td>! IBAN and BIC must be provided when making payments to Greenland</td>
</tr>
</tbody>
</table>
## Dominican Republic

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>DO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>DOP – Dominican peso (RD$)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>IBAN length: 28</td>
</tr>
<tr>
<td></td>
<td><strong>IBAN example</strong>: DO28BAGR000000001212453611324</td>
</tr>
</tbody>
</table>

**National clearing system code**
(See information on page 4)

- Bank identifier system, e.g., BAGR
- Not required when using the preferred IBAN format

**Beneficiary’s name and address**
(See information on page 6)

- The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

**Message to the beneficiary**

- The reason for payment must be stated in the message to the beneficiary field

**Additional information**

- ! IBAN and BIC must be provided when making payments to the Dominican Republic
- ! The Dominican peso is not a supported payment currency
- ✓ USD is the preferred payment currency
<table>
<thead>
<tr>
<th><strong>Egypt</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
</tr>
<tr>
<td><strong>Example</strong></td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
</tr>
<tr>
<td><strong>Purpose of Payment</strong></td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
### Estonia

<table>
<thead>
<tr>
<th>Country code</th>
<th>EE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
</tbody>
</table>

#### Account number format
- **IBAN length:** 20
- **IBAN example:** EE382200221020145685

<table>
<thead>
<tr>
<th>National clearing system code</th>
</tr>
</thead>
<tbody>
<tr>
<td>(See information on page 4)</td>
</tr>
<tr>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td>The IBAN-only rule applies (SEPA)</td>
</tr>
</tbody>
</table>

#### Beneficiary’s name and address
(See information on page 6)
- The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

#### Message to the beneficiary
- The reason for payment must be stated in the *message to the beneficiary* field.

#### Additional information
- SEPA-participating country. A SEPA payment must meet following conditions:
  - ✓ The transfer currency must be in euro
  - ✓ The receiving bank must be in a SEPA scheme country
  - ✓ The charge code is shared (SHA) between the payer and beneficiary
  - ✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
Finland

Country code
FI

Currency
EUR – euro (€)

Preferred payment currency
EUR

Supported payment currencies
USD, DKK, NOK, SEK, GBP

Account number format
IBAN length: 18
IBAN example:
FI2112345600000785

National clearing system code
(See information on page 4)
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Autonomous Region
Åland, designated with ISO 3166-1 alpha-2 code AX, is an autonomous region of Finland
AX is not used for payments. All Finnish IBANs use the country code prefix FI
France

Country code FR
Currency EUR – euro (€)
Preferred payment currency EUR
Supported payment currencies USD
Account number format IBAN length: 27
IBAN example: FR1420041010050500013M02606
National clearing system code Not required, included in the IBAN
(See information on page 4)
Beneficiary’s name and address The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
(See information on page 6)
Message to the beneficiary The reason for payment must be stated in the message to the beneficiary field
Additional information SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Overseas France See next page for overseas France
Overseas France consists of departments, regions, collectivities – or a combination of these – of France. Several territories of overseas France are part of the European Union’s Outermost Regions.

<table>
<thead>
<tr>
<th>Preferred payment currency</th>
<th>EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
<tr>
<td>Account number format</td>
<td>IBAN length: 27 – the same as for France IBAN format is the same as for France (FR) The IBAN-only rule applies if it is included in SEPA</td>
</tr>
</tbody>
</table>

### Included in SEPA:

**Five overseas regions part of the SEPA scheme**
- French Guiana – GF
- Guadeloupe – GP
- Martinique – MQ
- Mayotte – YT
- Réunion – RE

**Three overseas collectivities part of the SEPA scheme**
- Saint Barthélemy – BL
- Saint Martin (French Part) – MF
- Saint Pierre and Miquelon – PM

### Excluded from SEPA:

**Three overseas collectivities**
- French Polynesia – PF
- New Caledonia – NC
- Wallis and Futuna – WF
<table>
<thead>
<tr>
<th><strong>Georgia</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 22  
**IBAN example:** GE29NB00000101904917 |
| **National clearing system code** | Not required, included in the IBAN  
IBAN is mandatory |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field |
| **Additional information** | ! Georgia is not a participant in the SEPA scheme  
! IBAN and BIC must be provided when making payments to Georgia  
! The Georgian lari is not a supported payment currency  
✓ USD is the preferred payment currency |
# Hungary

<table>
<thead>
<tr>
<th>Country code</th>
<th>HU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>HUF – Hungarian forint (Ft)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>HUF, EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
<tr>
<td>Account number format</td>
<td>IBAN length: 28</td>
</tr>
<tr>
<td></td>
<td>IBAN example: HU42117730161111018000000000</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td></td>
<td>The IBAN-only rule applies (SEPA)</td>
</tr>
<tr>
<td>Beneficiary’s name and address</td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td>Message to the beneficiary</td>
<td>The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
<tr>
<td>Additional information</td>
<td>SEPA-participating country. A SEPA payment must meet following conditions:</td>
</tr>
<tr>
<td></td>
<td>✓ The transfer currency must be in euro</td>
</tr>
<tr>
<td></td>
<td>✓ The receiving bank must be in a SEPA scheme country</td>
</tr>
<tr>
<td></td>
<td>✓ The charge code is shared (SHA) between the payer and beneficiary</td>
</tr>
<tr>
<td></td>
<td>✓ The account number of the beneficiary must be in the IBAN format</td>
</tr>
<tr>
<td></td>
<td>! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time</td>
</tr>
</tbody>
</table>
Iceland

Country code
IS

Currency
ISK – Icelandic króna (kr)

Preferred payment currencies
ISK, EUR

Supported payment currencies
USD

Account number format
IBAN length: 26
IBAN example:
IS140159260076545510730339

National clearing system code
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
**India**

**Country code**

IN

**Currency**

INR – Indian rupee (₹)

**Preferred payment currencies**

INR, USD

**Supported payment currencies**

EUR

**Account number format**

BBAN – No standard

**National clearing system code**

IFSC Indian Financial System Code

11-digit alphanumeric code which identifies the bank and branch office

(See information on page 4)

**Beneficiary’s name and address**

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

(See information on page 6)

**Message to the beneficiary**

The reason for payment must be stated in the *message to the beneficiary* field

**Purpose of Payment (PoP) codes**

A purpose of payment (PoP) code is required for all currency payments to India and should be stated in the *message to the beneficiary* field

Purpose of Payment Codes India | Nordea

**Additional information**

! **Important information** about INR payments:

If the payment is to an NGO (non-governmental organisation, e.g. a charity) then the receiving NGO must be registered under the Indian Foreign Contribution Regulation Act (FCRA) which regulates funding to NGOs.

Some banks in India do not support the local format requirements for FCRA reporting and will reject the payments on this basis.

Nordea advises sending the payment in USD to reduce the risk of rejected and returned payments.

Transfers in INR are only permitted to INR accounts in India

If your Indian partner requires FIRC, contact emsolutions@nordea.com

For large INR payments (INR 500 million and above) it is mandatory to include an LEI of both the remitter and the beneficiary into the *message to the beneficiary* field

Nordea will not execute payments of INR 4,000 and less due to high beneficiary bank fees

Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>ID</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>IDR – Indonesian rupiah (Rp)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>IDR, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>BBAN. No standard, 8-16 digits</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>No standard</td>
</tr>
</tbody>
</table>

**Beneficiary’s name and address**
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

**Message to the beneficiary**
The reason for payment must be stated in the *message to the beneficiary* field.

**Purpose of payment (PoP) code**
A purpose of payment (PoP) code is required and should be stated in the *message to the beneficiary* field.

**Additional information**
- Transfers in IDR are only permitted to IDR accounts in Indonesia.
- Nordea will not execute payments of IDR 750,000 and less due to high beneficiary bank fees.
- Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](#).

![Nordea Logo](#)
| **Ireland** |
|------------------|------------------|
| **Country code** | IE               |
| **Currency**     | EUR – euro (€)   |
| **Preferred payment currencies** | EUR, GBP, USD |
| **Account number format** | IBAN length: 22  
**IBAN example:** IE29AIBK93115212345678 |
| **National clearing system code** | Not required, included in the IBAN  
(See information on page 4)  
The IBAN-only rule applies (SEPA) |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank  
(See information on page 6) |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field |
| **Additional information** | SEPA-participating country. A SEPA payment must meet following conditions:  
✓ The transfer currency must be in euro  
✓ The receiving bank must be in a SEPA scheme country  
✓ The charge code is shared (SHA) between the payer and beneficiary  
✓ The account number of the beneficiary must be in the IBAN format  
! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time |
## Israel

<table>
<thead>
<tr>
<th>Country code</th>
<th>IL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>ILS – New Israeli shekel (₪)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>ILS, USD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>EUR</td>
</tr>
<tr>
<td>Account number format</td>
<td>IBAN length: 23</td>
</tr>
<tr>
<td></td>
<td><strong>IBAN example:</strong> IL6201080000000999999999</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>Not required when using the preferred IBAN format</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td></td>
</tr>
<tr>
<td>Beneficiary’s name and address</td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td></td>
</tr>
<tr>
<td>Message to the beneficiary</td>
<td>The reason for payment must be stated in the <em>message to the beneficiary</em> field</td>
</tr>
<tr>
<td>Additional information</td>
<td>!</td>
</tr>
</tbody>
</table>
### Italy

<table>
<thead>
<tr>
<th>Country code</th>
<th>IT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
<tr>
<td>Account number format</td>
<td>IBAN length: 27</td>
</tr>
<tr>
<td></td>
<td>IBAN example: IT60X05428111010000000123456</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td>The IBAN-only rule applies (SEPA)</td>
</tr>
</tbody>
</table>

#### Beneficiary’s name and address
(See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

#### Message to the beneficiary

The reason for payment must be stated in the message to the beneficiary field.

#### Additional information

SEPA-participating country. A SEPA payment must meet following conditions:

- The transfer currency must be in euro
- The receiving bank must be in a SEPA scheme country
- The charge code is shared (SHA) between the payer and beneficiary
- The account number of the beneficiary must be in the IBAN format

**!** Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
**Japan**

<table>
<thead>
<tr>
<th>Country code</th>
<th>JP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>JPY – Japanese yen (¥)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>JPY, USD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>EUR</td>
</tr>
<tr>
<td>Account number format</td>
<td>BBAN: 10 digits</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>JPZGN Japan Zengin Clearing Code</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td></td>
</tr>
<tr>
<td>Branch code: 3 digits</td>
<td></td>
</tr>
<tr>
<td>Account number: 7 digits</td>
<td></td>
</tr>
</tbody>
</table>

**Beneficiary’s name and address**
(See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

**Message to the beneficiary**

The reason for payment must be stated in the message to the beneficiary field.

**Additional information**

- Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](#)
### Jordan

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>JO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>JOD – Jordanian dinar (ل.د)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 30  
IBAN example: JO94CBJO001000000000131000302 |
| **National clearing system code** | Jordanian Bank Branch Code  
The first 2 digits identify the bank, the next four digits represent the branch code  
Not required when using the preferred IBAN format |
| **Beneficiary's name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank  
(See information on page 6) |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field  
(See information on page 6) |
| **Purpose of payment (PoP) codes** | A purpose of payment (PoP) code is required and should be stated in the message to the beneficiary field  
Jordan JOD Purpose of Payment Codes | Nordea |
| **Additional information** | ! IBAN and BIC must be provided when making payments to Jordan  
! Payments to Jordan can only be made from accounts in Finland |
Kazakhstan

Country code               KZ
Currency                   KZT – Kazakhstani tenge (₸)
Preferred payment currencies KZT, USD
Supported payment currencies EUR
Account number format
IBAN length: 20
IBAN example: KZ86125KZT5004100100

National clearing system code
(See information on page 4)
Not required, included in the IBAN
IBAN is mandatory

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Please include BIN (if the beneficiary is a company) or IIN (if the beneficiary is a private individual) of the beneficiary. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to the payment being rejected

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Purpose of payment (PoP) code
A purpose of payment (PoP) code, the UPDC Unified Payment Destination Classifier, is required and should be stated in the message to the beneficiary field. Link to KZT Kazakhstan Payment Instructions | Nordea

Additional information
! IBAN and BIC must be provided when making payments to Kazakhstan
! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
Kenya

Country code KE
Currency KES – Kenyan shilling (KSh)
Preferred payment currencies KES, USD
Supported payment currencies EUR
Account number format BBAN – no standard
National clearing system code Sort code – 5 digits, e.g. 03000
(See information on page 4)
Beneficiary’s name and address The beneficiary’s full name and address should be
(See information on page 6) written exactly as stated in the payment instructions. Do
not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may
lead to rejection of the payment by the beneficiary bank

Message to the beneficiary The reason for payment must be stated in the message
to the beneficiary field

Additional information

! Transfers in KES are only permitted to KES accounts in Kenya
! Payments equal to or above 10,000 USD or in a equivalent currency amount require submission of
the underlying documentation to Nordea
Examples: Commercial invoice, travel expenses, proof of relationship or dependency for financial
support, etc. before submitting the payment
! Please send underlying documentation to: emsolutions@nordea.com
! Nordea will not execute payments of KES 6,000
and less due to high beneficiary bank fees
Korea, Republic of (South)

Country code: KR

Currency: KRW – Korean Republic won (₩)

Preferred payment currencies: KRW, USD

Supported payment currencies: EUR

Account number format: BBAN. No standard

National clearing system code
(See information on page 4)

The BOK Bank of Korea bank code structure consists of 7 digits and starts with a 0 or 3. The first 3 digits identify the bank and the last 4 digits identify the branch.

Beneficiary’s name and address
(See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary

The reason for payment must be stated in the message to the beneficiary field.

Additional information:

! Payments in Korean won are heavily regulated. KRW-denominated payments with a countervalue of USD 20,000 or less generally do not require extra documentation.

! For KRW payments above a countervalue of USD 20,000 a KRW-denominated invoice is required by the Korean authorities. Please send copy of the invoice to:

   Denmark: noc.eip.dk@nordea.com
   Finland: noc.eip.fi.outgoing@nordea.com
   Norway: noc.eip.no@nordea.com
   Sweden: noc.eip.se@nordea.com

! Transfers in KRW are only permitted to KRW accounts in South Korea.

! Nordea will not execute payments of KRW 70,000 and less due to high beneficiary bank fees.

! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
Kosovo

Country code  XK
Currency        EUR – euro (€)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 20
                      IBAN example:  
                                      XK051212012345678906

National clearing system code  Not required when using the preferred IBAN format
(See information on page 4)

Beneficiary’s name and address  The beneficiary’s full name and address should be
(See information on page 6)  written exactly as stated in the payment instructions. Do
not use abbreviations. Incorrect spelling or
abbreviations of the recipient’s name or address may
lead to rejection of the payment by the beneficiary bank

Message to the beneficiary  The reason for payment must be stated in the message
to the beneficiary field

Additional information  !  Kosovo is not a participant in the SEPA scheme
                         !  IBAN and BIC must be provided when making
                           payments to Kosovo
                         ✓  EUR is the preferred payment currency
Kuwait

Country code: **KW**

Currency: **KWD** – Kuwaiti dinar (KD, د.ك)

Preferred payment currencies: **KWD, USD**

Supported payment currencies: **EUR**

Account number format:
- IBAN length: 30
- IBAN **example**: KW81CBKU000000000001234560101

National clearing system code
(See information on page 4)
- Not required, included in the IBAN
- IBAN is mandatory

Beneficiary’s name and address
(See information on page 6)
- The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
- The reason for payment must be stated in the *message to the beneficiary* field

Additional information:
- **Note**: IBAN and BIC must be provided when making payments to Kuwait
**Latvia**

<table>
<thead>
<tr>
<th>Country code</th>
<th>LV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
</tbody>
</table>
| Account number format | IBAN length: 21  
IBAN example: LV80BANK0000435195001 |
| National clearing system code (See information on page 4) | Not required, included in the IBAN  
The IBAN-only rule applies (SEPA) |
| Beneficiary’s name and address (See information on page 6) | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| Message to the beneficiary | The reason for payment must be stated in the message to the beneficiary field |
| Additional information | SEPA-participating country. A SEPA payment must meet following conditions:  
- The transfer currency must be in euro  
- The receiving bank must be in a SEPA scheme country  
- The charge code is shared (SHA) between the payer and beneficiary  
- The account number of the beneficiary must be in the IBAN format  
! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time |
<table>
<thead>
<tr>
<th><strong>Liechtenstein</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
</tr>
</tbody>
</table>
Lithuania

Country code  LT
Currency  EUR – euro (€)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 20
IBAN example:  LT121000011101001000

National clearing system code  Not required, included in the IBAN
(See information on page 4)
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address  The beneficiary’s full name and address should be
(See information on page 6) written exactly as stated in the payment instructions. Do
not use abbreviations. Incorrect spelling or
abbreviations of the recipient’s name or address may
lead to rejection of the payment by the beneficiary bank

Message to the beneficiary  The reason for payment must be stated in the message
to the beneficiary field

Additional information  SEPA-participating country. A SEPA payment must
meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme
country
✓ The charge code is shared (SHA) between the
payer and beneficiary
✓ The account number of the beneficiary must be in
the IBAN format

Urgent payments do not qualify as SEPA payments
and will generally not be much faster than a
standard payment sent before the cut-off time
Luxembourg

Country code: LU
Currency: EUR – euro (€)
Preferred payment currency: EUR
Supported payment currencies: USD
Account number format:
- IBAN length: 20
- IBAN example: LU280019400644750000

National clearing system code
(See information on page 4)
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field.

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

- The transfer currency must be in euro
- The receiving bank must be in a SEPA scheme country
- The charge code is shared (SHA) between the payer and beneficiary
- The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
Malaysia

Country code MY
Currency MYR – Malaysian ringit (RM)
Preferred payment currency USD
Supported payment currencies USD
Account number format BBAN. No standard
National clearing system code No standard
(See information on page 4)
Beneficiary’s name and address
(See information on page 6)
  The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary
  The reason for payment must be stated in the message to the beneficiary field
Purpose of Payment (PoP) Codes
  A purpose of payment (PoP) code is required for all currency payments to Malaysia and should be stated in the message to the beneficiary field

Additional information
  Foreign currency transfers to Malaysia are heavily regulated. The payment beneficiary may be required to provide documentation to verify the reason for the transaction
  The Malaysian ringit is not a supported payment currency
  USD is the preferred payment currency
  Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
### Malta

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
<td>MT</td>
</tr>
<tr>
<td><strong>Currency</strong></td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>USD</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>IBAN length: 31&lt;br&gt;<strong>IBAN example:</strong>&lt;br&gt;MT84MALT011000012345MTLCAST001S</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>Not required, included in the IBAN&lt;br&gt;The IBAN-only rule applies (SEPA)</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
<td>The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
<td>SEPA-participating country. A SEPA payment must meet following conditions:</td>
</tr>
<tr>
<td></td>
<td>✓ The transfer currency must be in euro</td>
</tr>
<tr>
<td></td>
<td>✓ The receiving bank must be in a SEPA scheme country</td>
</tr>
<tr>
<td></td>
<td>✓ The charge code is shared (SHA) between the payer and beneficiary</td>
</tr>
<tr>
<td></td>
<td>✓ The account number of the beneficiary must be in the IBAN format</td>
</tr>
<tr>
<td></td>
<td>! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time</td>
</tr>
<tr>
<td><strong>Country code</strong></td>
<td>MX</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td><strong>Currency</strong></td>
<td>MXN – Mexican peso ($, Mex$)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>MXN, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>18-digit CLABE – the account number format in Mexico, similar to IBAN. CLABE consists of a 3-digit bank code, a 3-digit branch code, an 11-digit branch office code and a 1-digit control number</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>Not required, included in CLABE</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td></td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td></td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
<td>The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
</tbody>
</table>
Moldova

Country code  MD
Currency  MDL – Moldovan leu (L)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 24
IBAN example:  MD24AG000225100013104168

National clearing system code  Not required, included in the IBAN
(See information on page 4)
IBAN is mandatory

Beneficiary’s name and address  The beneficiary’s full name and address should be
(See information on page 6)
written exactly as stated in the payment instructions. Do
not use abbreviations. Incorrect spelling or
abbreviations of the recipient’s name or address may
lead to rejection of the payment by the beneficiary bank

Message to the beneficiary  The reason for payment must be stated in the message
to the beneficiary field

Additional information  ! Moldova is not a participant in the SEPA scheme
! IBAN and BIC must be provided when making
payments to Moldova
! The Moldovan leu is not a supported payment
currency
✓ EUR is the preferred payment currency
Monaco

Country code: MC
Currency: EUR – euro (€)
Preferred payment currency: EUR
Supported payment currencies: USD, GBP
Account number format:
- IBAN length: 27
- IBAN example: MC581122000010123456789030

National clearing system code:
(See information on page 4)
- Not required, included in the IBAN
- The IBAN-only rule applies (SEPA)

Beneficiary’s name and address:
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary:
The reason for payment must be stated in the message to the beneficiary field.

Additional information:
- SEPA-participating country. A SEPA payment must meet following conditions:
  - ✓ The transfer currency must be in euro
  - ✓ The receiving bank must be in a SEPA scheme country
  - ✓ The charge code is shared (SHA) between the payer and beneficiary
  - ✓ The account number of the beneficiary must be in the IBAN format
- ! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
Montenegro

Country code: ME
Currency: No sovereign currency
Preferred payment currency: EUR
Supported payment currencies: USD
Account number format: IBAN length: 22
IBAN example: ME25505000012345678951

National clearing system code
(See information on page 4)
Not required when using the preferred IBAN format

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
Montenegro is not a participant in the SEPA scheme
IBAN and BIC must be provided when making payments to Montenegro
EUR is the preferred payment currency
### Morocco

| Country code          | MA  
|-----------------------|-----
| Currency              | MAD – Moroccan dirham (DH)  
| Preferred payment currencies | MAD, EUR  
| Supported payment currencies | USD  
| Account number format | 24-digit RIB – relevé d’identité bancaire, or statement of banking identity – the account number format in Morocco, similar to IBAN. RIB consists of a 3-digit bank code, a 3-digit branch code, an 11-digit branch office code and a 1-digit control number  
| National clearing system code (See information on page 4) | Included in the RIB  
| Beneficiary’s name and address (See information on page 6) | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank  
| Message to the beneficiary | The reason for payment must be stated in the message to the beneficiary field  
| Purpose of payment (PoP) code | A purpose of payment (PoP) code is required for all currency payments to Morocco and should be stated in the message to the beneficiary field [Morocco purpose of payment codes | Nordea](#)  
| Additional information | Transfers in MAD are only permitted to MAD accounts in Morocco  
| | Nordea will not execute payments of MAD 500 and less due to high beneficiary bank fees  

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Nordea
### Netherlands (The)

<table>
<thead>
<tr>
<th>Country code</th>
<th>NL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
</tbody>
</table>
| Account number format | IBAN length: 18  
IBAN example: NL91ABNA0417164300 |
| National clearing system code | Not required, included in the IBAN  
The IBAN-only rule applies (SEPA) |
| Beneficiary’s name and address | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| Message to the beneficiary | The reason for payment must be stated in the message to the beneficiary field |
| Additional information | SEPA-participating country. A SEPA payment must meet following conditions:  
✓ The transfer currency must be in euro  
✓ The receiving bank must be in a SEPA scheme country  
✓ The charge code is shared (SHA) between the payer and beneficiary  
✓ The account number of the beneficiary must be in the IBAN format  
! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time |
New Zealand

Country code
NZ

Currency
NZD – New Zealand dollar ($, NZ$)

Preferred payment currencies
NZD, USD

Supported payment currencies
EUR

Account number format
BBAN 15 or 16 digits
2-digit bank code, 4-digit branch code, 7-digit account number and a 2-3-digit suffix

National clearing system code
NZNCC New Zealand National Clearing Code
The first 6 digits of the 15 or 16-digit bank account number
Apply to the payment instruction as follows: //NZ123456

Beneficiary’s name and address
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to the payment being rejected

! PO Box addresses are not permitted by New Zealand banking law. Contact the beneficiary for a proper beneficiary address when necessary

Additional information
! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
## North Macedonia

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th><strong>MK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>MKD – Macedonian denar/денар (ден, ден)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td><strong>EUR</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>USD</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>IBAN length: 19</td>
</tr>
<tr>
<td></td>
<td>IBAN example:</td>
</tr>
<tr>
<td></td>
<td>MK07250120000058984</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>Not required, included in the IBAN</td>
</tr>
<tr>
<td></td>
<td>IBAN is mandatory</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
<td>The reason for payment must be stated in the message to the beneficiary field</td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
<td>! North Macedonia is not a participant in the SEPA scheme</td>
</tr>
<tr>
<td></td>
<td>! IBAN and BIC must be provided when making payments to North Macedonia</td>
</tr>
<tr>
<td></td>
<td>! The Macedonian denar is not a supported payment currency</td>
</tr>
<tr>
<td>✓</td>
<td>EUR is the preferred payment currency</td>
</tr>
</tbody>
</table>
Norway

Country code: NO
Currency: NOK – Norwegian krone (kr)

Preferred payment currencies: NOK, EUR, USD
Supported payment currencies: DKK, GBP, SEK

Account number format:
- IBAN length: 15
- **IBAN example:** NO9386011117947

National clearing system code:
- Not required, included in the IBAN
- The IBAN-only rule applies (SEPA)

Beneficiary’s name and address:
- The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary:
- The reason for payment must be stated in the **message to the beneficiary** field.

Tax Authority Reporting Codes:
- For all **outbound** cross-border payments from Norway above 100,000 NOK or equivalent in a foreign currency, the remitter must provide a tax authority reporting code.
- [Norwegian Tax Authority Payment Reporting Codes](#)

Additional information:
- SEPA-participating country. A SEPA payment must meet following conditions:
  - ✓ The transfer currency must be in euro
  - ✓ The receiving bank must be in a SEPA scheme country
  - ✓ The charge code is shared (SHA) between the payer and beneficiary
  - ✓ The account number of the beneficiary must be in the IBAN format

- ! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Norwegian territories:
- ! Svalbard and Jan Mayen are together designated with the ISO 3166-1 alpha-2 code SJ
- ! Svalbard/Spitsbergen is not in the EEA or SEPA scheme
- ✓ The EEA and SEPA extend to Jan Mayen only
## Pakistan

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>PK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>PKR – Pakistani rupee (Re, Rs)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>PKR</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>USD, EUR</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 24  
**IBAN example:** PK36SCBL0000001123456702 |
| **National clearing system code** | Not required, included in the IBAN |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **(See information on page 6)** | |
| **Message to the beneficiary** | Personal remittances from Pakistani citizens to friends or family in Pakistan must include the remitter’s unique ID number such as passport number, social security number etc. and date and place of birth  
This information and a clear purpose of payment must be clearly stated in English in the message to the beneficiary field  
Commercial payments are also permitted |
| **Additional information** | ! IBAN and BIC must be provided when making payments to Pakistan  
! Transfers in PKR are only permitted to PKR accounts in Pakistan  
! Nordea will not execute payments of PKR 10.000 or less due to high beneficiary bank fees  
! Rejected and returned payments in small amounts can result in more fees which can result in substantially reduced amounts  
! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](#) |
| **(See information on page 4)** | |
Palestine

Country code
PS

Currency
No sovereign currency

Preferred payment currency
USD

Supported payment currencies
EUR

Account number format
IBAN length: 29

Example:
PS92PALS0000000400123456702

National clearing system code
Not required, included in the IBAN

(See information on page 4)

Beneficiary’s name and address
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

(See information on page 6)

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Purpose of payment (PoP) code
Personal remittances require a remittance purpose code which can be found here: Purpose Codes (pma.ps)
The remittance purpose code should be stated in English in the message to the beneficiary field

Additional information
! Palestine is not a participant in the SEPA scheme
! IBAN and BIC must be provided when making payments to Palestine
✓ USD is the preferred payment currency
Peru

Country code
PE

Currency
PEN – Peruvian sol (S/)

Preferred payment currencies
PEN, USD

Supported payment currencies
EUR

Account number format
BBAN length: 20

National clearing system code
Included in the BBAN

Beneficiary’s name and address
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

(See information on page 4)

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information

! Transfers in PEN are only permitted to PEN accounts in Peru
!

! Nordea will not execute payments of PEN 200 and less due to high beneficiary bank fees

(See information on page 6)
Philippines, The

Country code: PH
Currency: PHP – Philippine peso (₱)
Preferred payment currencies: PHP, USD
Supported payment currencies: EUR
Account number format: BBAN, no standard, 6 – 18 digits
National clearing system code: Included in the BBAN

Beneficiary’s name and address:
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary:
The reason for payment must be stated in the message to the beneficiary field.

Additional information:

! Nordea will not execute payments of PHP 3.000 or less due to the high fees extracted by beneficiary banks.
! The payment currency must be the same as the beneficiary account currency, i.e. PHP to PHP, USD to USD etc.
! Transfers in PHP are only permitted to PHP accounts in the Philippines.
! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea.
Poland

Country code: PL
Currency: PLN – Polish złoty (zł)
Preferred payment currencies: PLN, EUR
Supported payment currencies: USD
Account number format: IBAN length: 28
IBAN example: PL61109010140000071219812874

National clearing system code
(See information on page 4)
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field.

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
Portugal

Country code  PT
Currency  EUR – euro (€)
Preferred payment currency  EUR
Supported payment currencies  USD
Account number format  IBAN length: 25
IBAN example: PT50000201231234567890154
National clearing system code  Not required, included in the IBAN
(See information on page 4)
The IBAN-only rule applies (SEPA)
Beneficiary’s name and address  The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
(See information on page 6)
Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field
Additional information  SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Autonomous regions  The Azores and Madeira are autonomous regions within Portugal
All Portuguese IBANs use the country code prefix PT including to these autonomous regions
## Qatar

<table>
<thead>
<tr>
<th>Country code</th>
<th>QA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>QAR – Qatari riyal (QR, ٍر.ق)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>QAR, USD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>EUR</td>
</tr>
</tbody>
</table>
| Account number format | IBAN length: 29  
IBAN example: QA58DOHB00001234567890ABCDEFG |
| National clearing system code | Not required, included in the IBAN  
IBAN is mandatory |
| Beneficiary’s name and address | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| Message to the beneficiary | The reason for payment must be stated in the message to the beneficiary field |
| Additional information | IBAN and BIC must be provided when making payments to Qatar |
Romania

Country code
RO

Currency
RON – Romanian leu (leu/lei)

Preferred payment currencies
RON, EUR

Supported payment currencies
USD

Account number format
IBAN length: 24
IBAN example:
RO49AAAA1B31007593840000

National clearing system code
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)
(See information on page 4)

Beneficiary’s name and address
The beneficiary’s full name and address should be
written exactly as stated in the payment instructions. Do
not use abbreviations. Incorrect spelling or
abbreviations of the recipient’s name or address may
lead to rejection of the payment by the beneficiary bank
(See information on page 6)

Message to the beneficiary
The reason for payment must be stated in the message
to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must
meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme
country
✓ The charge code is shared (SHA) between the
payer and beneficiary
✓ The account number of the beneficiary must be in
the IBAN format

! Urgent payments do not qualify as SEPA payments
and will generally not be much faster than a
standard payment sent before the cut-off time
## San Marino

<table>
<thead>
<tr>
<th>Country code</th>
<th>SM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>EUR – euro (€)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
</tbody>
</table>
| Account number format | IBAN length: 27  
**IBAN example:**  
SM86U0322509800000000270100 |

### National clearing system code
(See information on page 4)

Not required, included in the IBAN

The IBAN-only rule applies (SEPA)

### Beneficiary’s name and address
(See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

### Message to the beneficiary

The reason for payment must be stated in the *message to the beneficiary* field.

### Additional information

San Marino is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time.
## Saudi Arabia

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>SAR – Saudi riyal (SAR, ﷼)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>SAR, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 24  
IBAN example:  
SA0380000000608010167519  |
| **National clearing system code** | Not required, included in the IBAN  
IBAN is mandatory |
<p>| <strong>Beneficiary’s name and address</strong> | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| <strong>Message to the beneficiary</strong> | The reason for payment must be stated in the <em>message to the beneficiary</em> field |
| <strong>Additional information</strong> | ! IBAN and BIC must be provided when making payments to the Saudi Arabia |</p>
<table>
<thead>
<tr>
<th><strong>Serbia</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 22  
**IBAN example:**  
RS35260005601001611379 |
| **National clearing system code** (See information on page 4) | Not required, included in the IBAN  
IBAN is mandatory |
| **Beneficiary’s name and address** (See information on page 6) | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **Message to the beneficiary** | The reason for payment must be stated in the *message to the beneficiary* field |
| **Additional information** |  
! Serbia is not a participant in the SEPA scheme  
! IBAN and BIC must be provided when making payments to Serbia |
# Singapore

<table>
<thead>
<tr>
<th>Country code</th>
<th>SG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>SGD – Singapore dollar ($, S$)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>SGD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD, EUR</td>
</tr>
<tr>
<td>Account number format</td>
<td>BBAN, no standard, up to 14 digits</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>SGIBG Singapore Inter-bank Giro System</td>
</tr>
<tr>
<td>(See information on page 4)</td>
<td>The IBG sort code is a 7-digit bank code</td>
</tr>
<tr>
<td>(See information on page 6)</td>
<td>The sort code is included in the account number, up to 14 digits</td>
</tr>
</tbody>
</table>

**Beneficiary’s name and address**

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

**Message to the beneficiary**

The reason for payment must be stated in the *message to the beneficiary* field.

**Additional information**

Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times | Nordea](#).
| **Slovakia** |
|-----------------|----------------|
| **Country code** | SK |
| **Currency**     | EUR – euro (€) |
| **Preferred payment currency** | EUR |
| **Supported payment currencies** | USD |
| **Account number format** | IBAN length: 24
IBAN example: SK3112000000198742637541 |
| **National clearing system code** | Not required, included in the IBAN
The IBAN-only rule applies (SEPA) |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field |
| **Additional information** | SEPA-participating country. A SEPA payment must meet following conditions:

- The transfer currency must be in euro
- The receiving bank must be in a SEPA scheme country
- The charge code is shared (SHA) between the payer and beneficiary
- The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time |
Slovenia

Country code: SI
Currency: EUR – euro (€)
Preferred payment currency: EUR
Supported payment currencies: USD
Account number format:
IBAN length: 19
IBAN example:
SI56263300012039086

National clearing system code:
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address:
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary:
The reason for payment must be stated in the message to the beneficiary field

Additional information:
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
## South Africa

<table>
<thead>
<tr>
<th>Country code</th>
<th>ZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>ZAR – South African rand (R)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>ZAR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD, EUR</td>
</tr>
<tr>
<td>Account number format</td>
<td>BBAN, no standard, 7 – 11 digits</td>
</tr>
<tr>
<td>National clearing system code (See information on page 4)</td>
<td>ZANCC South African National Clearing Code</td>
</tr>
<tr>
<td></td>
<td>Sometimes 8 digits are stated in the payment instructions. In such cases, only the first 6 digits should be applied as the ZA clearing code. Apply the 6-digit ZA clearing code to the payment instruction as follows: //ZA123456</td>
</tr>
</tbody>
</table>

### Beneficiary’s name and address (See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

### Message to the beneficiary

The reason for payment must be stated in the *message to the beneficiary* field.
Spain

Country code
ES

Currency
EUR – euro (€)

Preferred payment currency
EUR

Supported payment currencies
USD

Account number format
IBAN length: 24
IBAN example:
ES9121000418450200051332

National clearing system code
Not required, included in the IBAN
(See information on page 4)
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Autonomous regions
The Canary Islands, ISO 3166-1 alpha-2 code IC, is an autonomous community of Spain
Ceuta and Melilla are autonomous cities in North Africa
All three are SEPA participants and use the same IBAN prefix as Spain (ES)
## Sri Lanka

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>LR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>LKR – Sri Lankan rupee (Re/Rs, ඉරු, ₹)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>LKR</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>USD, EUR</td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
<td>BBAN, no standard</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
<td>Not required, included in the BBAN</td>
</tr>
</tbody>
</table>

### Beneficiary's name and address
(See information on page 6)

The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

### Message to the beneficiary

The reason for payment must be stated in the message to the beneficiary field. If the remittance is a transfer of earned wages (remuneration) the text “inward workers remittance” must be stated in the beginning of the message.

### Additional information

⚠️ Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See [Cut-off times](#) | Nordea
Sweden

Country code  
Currency  
Preferred payment currencies  
Supported payment currencies  
Account number format  
National clearing system code
(See information on page 4)  
Beneficiary’s name and address
(See information on page 6)  
Message to the beneficiary  
Tax Authority Reporting Codes  
Additional information

SEK – Swedish krona (kr)
SEK, EUR, USD
SEK, EUR, USD
SEK, EUR, USD

IBAN length: 24
SE4550000000058398257466
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
The reason for payment must be stated in the message to the beneficiary field

For all outbound cross-border payments from Sweden above 150,000 SEK or equivalent in a foreign currency the remitter must provide a tax authority reporting code Sweden Tax Authority Payment Reporting Codes | Nordea

SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Switzerland

Country code
CH

Currency
CHF – Swiss franc (Fr., fr.)

Preferred payment currencies
CHF, EUR

Supported payment currencies
USD

Account number format
IBAN length: 21
IBAN example:
CH9300762011623852957

National clearing system code
Not required, included in the IBAN
The IBAN-only rule applies (SEPA)

Beneficiary’s name and address
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Thailand

Country code  TH
Currency  THB – Thai baht (฿)
Preferred payment currencies  THB, USD
Supported payment currencies  EUR
Account number format  BBAN, no standard
National clearing system code  (See information on page 4)
Beneficiary's name and address  (See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.
Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field
Purpose of payment (PoP) code  A purpose of payment (PoP) code is required for all currency payments to Thailand and should be stated in the message to the beneficiary field Thailand Purpose of Payment Codes | Nordea
Additional information  ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea
Tunisia

Country code  TN
Currency  TND – Tunisian dinar (د.ت)
Preferred payment currencies  TND, EUR
Supported payment currencies  USD
Account number format

National clearing system code  Not required, included in the IBAN
(See information on page 4)

Beneficiary’s name and address  The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
(See information on page 6)

Message to the beneficiary  The reason for payment must be stated in the message to the beneficiary field

Additional information
  ! Payments in TND may only be sent to beneficiary accounts in TND (not to foreign currency accounts)
  ! Nordea will not execute payments of TND 150 or less (or equivalent in EUR or USD) due to high beneficiary bank fees
  ! IBAN and BIC must be provided when making payments to Tunisia
**Türkiye**

<table>
<thead>
<tr>
<th>Country code</th>
<th>TR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>TRY – Turkish lira (TL, ₺)</td>
</tr>
<tr>
<td>Preferred payment currencies</td>
<td>TRY, EUR</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>USD</td>
</tr>
</tbody>
</table>
| Account number format | IBAN length: 26  
**IBAN example:**  
TR330006100519786457841326 |
| National clearing system code | Not required, included in the IBAN  
IBAN is mandatory |
| Beneficiary’s name and address | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| Message to the beneficiary | The reason for payment must be stated in the *message to the beneficiary* field |
| Additional information | ! Turkish banks return TRY payments if the beneficiary account is a foreign currency account e.g. a EUR or USD account. Ensure that you apply the correct payment currency to match the currency of the beneficiary account when making a foreign currency transfer to Türkiye  
! Transfers in TRY are only permitted to TRY accounts in Türkiye  
! Türkiye is not a participant in the SEPA scheme  
! IBAN and BIC must be provided when making payments to Türkiye |
Ukraine

Country code
UA

Currency
UAH – Ukrainian hryvnia (₴, грн)

Preferred payment currency
EUR

Supported payment currencies
USD

Account number format
IBAN length: 29
IBAN example:
UA213223130000026007233566001

National clearing system code
(See information on page 4)
Not required, included in the IBAN
IBAN is mandatory

Beneficiary’s name and address
(See information on page 6)
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary
The reason for payment must be stated in the message to the beneficiary field

Additional information
⚠️ Ukraine is not a participant in the SEPA scheme
⚠️ IBAN and BIC must be provided when making payments to Ukraine
⚠️ The Ukrainian hryvnia is not a supported payment currency
 ✓ EUR and USD are the preferred payment currencies
# United Arab Emirates (UAE)

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>AE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>AED – Emirati dirham (Dh/Dhs, DH, د.إ)</td>
</tr>
<tr>
<td><strong>Preferred payment currencies</strong></td>
<td>AED, USD</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 23  
| | **IBAN example:**  
| | AE070331234567890123456 |
| **National clearing system code** | Not required, included in the IBAN  
| (See information on page 4) | IBAN is mandatory |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| (See information on page 6) | |
| **Message to the beneficiary** | The reason for payment must be stated in the *message to the beneficiary* field |
| **Purpose of payment (PoP) code** | A 3 letter purpose of payment code is mandatory for all payments in all currencies. See [United Arab Emirates Purpose of Payment (PoP) Codes | Nordea](#)  
| | The PoP code should be formatted as follows:  
| | /BENEFRES/BH//XYZ/ where XYZ is the PoP code |
| **Additional information** | ! IBAN and BIC must be provided when making payments to the UAE |
**United Kingdom**

<table>
<thead>
<tr>
<th><strong>Country code</strong></th>
<th>GB</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Currency</strong></td>
<td>GBP – pound sterling (£)</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
<td>GBP</td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
<td>EUR, USD</td>
</tr>
</tbody>
</table>
| **Account number format** | IBAN length: 22  
**IBAN example:**  
GB29NWBK60161331926819 |
| **National clearing system code** | Not required, included in the IBAN  
The IBAN-only rule applies (SEPA) |
| **Beneficiary’s name and address** | The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank |
| **Message to the beneficiary** | The reason for payment must be stated in the message to the beneficiary field |
| **Additional information** | ![] The United Kingdom is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant  
![] Payments in GBP do not qualify for SEPA payments.  
✓ Euro payments with charge option OUR are permitted |

To qualify for SEPA the payment must meet the following conditions:

✓ The transfer currency must be in euro  
✓ The receiving bank must be in a SEPA scheme country  
✓ The charge code is shared (SHA) between the payer and beneficiary  
✓ The beneficiary account number must be in the IBAN format
### Gibraltar

<table>
<thead>
<tr>
<th>Country code</th>
<th>GI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>GIP – Gibraltar pound (£)</td>
</tr>
<tr>
<td></td>
<td>The Gibraltar pound is pegged to the pound sterling. Coins and banknotes of the Gibraltar pound are issued by the Government of Gibraltar</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preferred payment currency</th>
<th>GBP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supported payment currencies</td>
<td>EUR, USD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account number format</th>
<th>IBAN length: 23</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IBAN example:</strong></td>
<td>GI75NWBK000000007099453</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>National clearing system code</th>
<th>Not required, included in the IBAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>(See information on page 4)</td>
<td>The IBAN-only rule applies (SEPA)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beneficiary's name and address</th>
<th>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>(See information on page 6)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Message to the beneficiary</th>
<th>The reason for payment must be stated in the <em>message to the beneficiary</em> field</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Purpose of payment (PoP) code</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Additional information</th>
<th>! Gibraltar is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>! Payments in GIP do not qualify for SEPA payments.</td>
</tr>
<tr>
<td></td>
<td>✓ Euro payments with charge option OUR are permitted</td>
</tr>
</tbody>
</table>

To qualify for SEPA the payment must meet the following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The beneficiary account number must be in the IBAN format
Guernsey

Country code: GG
Currency: GBP – Guernsey pound / pound sterling (£)
The Guernsey pound is a local issue of bank-notes denominated in pound sterling, issued by the Bank of England.

Preferred payment currency: GBP
Supported payment currencies: EUR, USD

Account number format:
- IBAN length: 22
- IBAN example: GG29NWBK60161331926819
  The IBAN can also begin with the prefix GB

National clearing system code:
- Not required, included in the IBAN
- The IBAN-only rule applies (SEPA)

Beneficiary’s name and address:
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.

Message to the beneficiary:
The reason for payment must be stated in the message to the beneficiary field.

Additional information:
- Guernsey is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant.
- Payments in GBP do not qualify for SEPA payments.
- Euro payments with charge option OUR are permitted.

To qualify for SEPA the payment must meet the following conditions:

- The transfer currency must be in euro
- The receiving bank must be in a SEPA scheme country
- The charge code is shared (SHA) between the payer and beneficiary
- The beneficiary account number must be in the IBAN format
### Isle of Man

<table>
<thead>
<tr>
<th>Country code</th>
<th>IM</th>
</tr>
</thead>
</table>
| Currency        | GBP – pound sterling (£)  
IMP – Manx pound (£) is a non-ISO 4217 currency code, is issued by the Isle of Man Treasury and is on parity with pound sterling |

**Preferred payment currency**: GBP  
**Supported payment currencies**: EUR, USD

**Account number format**  
IBAN length: 22  
IBAN example: IM29NWBK60161331926819  
The IBAN can also begin with the prefix GB

**National clearing system code**  
Not required, included in the IBAN  
The IBAN-only rule applies (SEPA)

**Beneficiary’s name and address**  
The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank

**Message to the beneficiary**  
The reason for payment must be stated in the *message to the beneficiary* field

**Additional information**  
! The Isle of Man is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant  
! Payments in GBP do not qualify for SEPA payments.  
✓ Euro payments with charge option OUR are permitted

To qualify for SEPA the payment must meet the following conditions:

✓ The transfer currency must be in euro  
✓ The receiving bank must be in a SEPA scheme country  
✓ The charge code is shared (SHA) between the payer and beneficiary  
✓ The beneficiary account number must be in the IBAN format
<table>
<thead>
<tr>
<th>Jersey</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country code</strong></td>
</tr>
<tr>
<td><strong>Currency</strong></td>
</tr>
<tr>
<td>The Jersey pound is a local issue of bank-notes denominated in pound sterling, issued by the Bank of England</td>
</tr>
<tr>
<td><strong>Preferred payment currency</strong></td>
</tr>
<tr>
<td><strong>Supported payment currencies</strong></td>
</tr>
<tr>
<td><strong>Account number format</strong></td>
</tr>
<tr>
<td>IBAN example:</td>
</tr>
<tr>
<td>JE29NWBK60161331926819</td>
</tr>
<tr>
<td>The IBAN can also begin with the prefix GB</td>
</tr>
<tr>
<td><strong>National clearing system code</strong></td>
</tr>
<tr>
<td>(See information on page 4)</td>
</tr>
<tr>
<td><strong>Beneficiary’s name and address</strong></td>
</tr>
<tr>
<td>(See information on page 6)</td>
</tr>
<tr>
<td><strong>Message to the beneficiary</strong></td>
</tr>
<tr>
<td><strong>Additional information</strong></td>
</tr>
<tr>
<td>! Payments in GBP do not qualify for SEPA payments.</td>
</tr>
<tr>
<td>✓ Euro payments with charge option OUR are permitted</td>
</tr>
<tr>
<td>To qualify for SEPA the payment must meet the following conditions:</td>
</tr>
<tr>
<td>✓ The transfer currency must be in euro</td>
</tr>
<tr>
<td>✓ The receiving bank must be in a SEPA scheme country</td>
</tr>
<tr>
<td>✓ The charge code is shared (SHA) between the payer and beneficiary</td>
</tr>
<tr>
<td>✓ The beneficiary account number must be in the IBAN format</td>
</tr>
</tbody>
</table>
United States

<table>
<thead>
<tr>
<th>Country code</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>USD – United States dollar ($)</td>
</tr>
<tr>
<td>Preferred payment currency</td>
<td>USD</td>
</tr>
<tr>
<td>Supported payment currencies</td>
<td>CAD, EUR, GBP</td>
</tr>
<tr>
<td>Account number format</td>
<td>No standard</td>
</tr>
<tr>
<td>National clearing system code</td>
<td>Fedwire, sometimes also called ABA or routing number, is a 9 digit bank code which identifies the receiving bank. Apply the 9-digit FW code to the payment instruction as follows: //FW023456789. Consult your bank service guides for exact formatting rules of Fedwire.</td>
</tr>
<tr>
<td>Beneficiary’s name and address</td>
<td>The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank.</td>
</tr>
<tr>
<td>Message to the beneficiary</td>
<td>The reason for payment must be stated in the message to the beneficiary field.</td>
</tr>
</tbody>
</table>
| Additional information | ! Fedwire numbers to credit unions may direct payments to a regional branch representing several local branches. The name and address of the local credit union should therefore be provided.

! If the payment beneficiary is a financial investment company, the company should be provided as the payment beneficiary with the remitters account number and details. |
Vatican City State

Country code: VC
Currency: EUR – euro (€)
Preferred payment currency: EUR
Supported payment currencies: USD
Account number format: IBAN length: 22
IBAN example: VA59001123000012345678

National clearing system code: Not required, included in the IBAN
(See information on page 4)

Beneficiary’s name and address: The beneficiary’s full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient’s name or address may lead to rejection of the payment by the beneficiary bank
(See information on page 6)

Message to the beneficiary: The reason for payment must be stated in the message to the beneficiary field

Additional information: SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

Urgent payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
DISCLAIMER

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